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#### **NEW ONLINE ENROLLMENT PLATFORM**

Making benefit elections is simple through the MyBenefits website. Follow these steps to register.

- 1. Log on to MyBenefits.illinois.gov.
- 2. In the top right corner of the home page, click *Login*.
- 3. Enter your login ID and password. If you are logging in for the first time, click *Register* in the bottom right corner of the login box and follow the prompts. You will need to provide your name as printed on the Benefit Choice Period materials mailed to your home.
- 4. After logging in and landing on the welcome page, explore your benefit options by clicking on the benefit tiles or utilizing the decision support tool.
- 5. After exploring your benefit options and determining which benefits you would like to elect, follow the prompts on the welcome page.

Contact MyBenefits Marketplace Service Center at (844) 251-1777 or (844) 251-1778 (TDD/TTY) with questions about navigating the MyBenefits website or how to elect benefits. Representatives are available Monday – Friday, 7:30 a.m. – 7:00 p.m. Central Time during the Benefit Choice Period, and Monday – Friday, 8:00 a.m. – 6:00 p.m. Central Time throughout the rest of the year.



**TAKE ACTION!** Read about your benefits here, and choose your coverage for the coming year.

### What is Changing

Starting this year, you will have more ownership over your benefit elections. Take advantage of this opportunity to understand your benefit options and make an informed decision.

New Online Enrollment Platform MyBenefits.illinois.gov

This year, for the first time, participation is easier than ever through the MyBenefits website.

#### New Health Plan Administrator

The College Choice Health Plan (CCHP) previously administered by Cigna will be transitioned to Aetna.

### Plan Administrator Name Change

Aetna will also administer the Aetna HMO, formerly Coventry Health Care HMO, and the Aetna OAP, formerly Coventry Health Care OAP.

#### Premium Increases

There will be increases to the amount you pay out-of-pocket for your health plan – your premium contribution amount. See page 10 for further information.

### What is Not Changing

Managed Care Plan Administrators

Plan administrators will remain the same for all managed care plans (OAP and HMO plans).

- Aetna HMO (formerly Coventry Health Care HMO)
- Aetna OAP (formerly Coventry Health Care OAP)
- BlueAdvantage HMO
- Health Alliance HMO
- HealthLink OAP
- HMO Illinois

Note that other plan administrators will remain the same for other benefits, including dental, vision, behavioral health, and prescription drugs.

### Health Plan Options

There will be no changes to your health plan options this Benefit Choice Period. If you wish to keep your coverage, no action is needed. If you wish to change your plan or carrier, go online at MyBenefits.illinois.gov.

#### WHAT YOU NEED TO DO

- 1. Go to MyBenefits.illinois.gov to review your benefit options.
- 2. Choose the benefits you'd like to elect on the MyBenefits website May 1-31, 2017.
- 3. Consider going paperless. Provide your email address on the MyBenefits website to receive quicker responses and notifications through electronic communications.
- 4. Receive confirmation of enrollment.
- 5. Take advantage of your new benefits, effective July 1, 2017, through June 30, 2018.



## Health

The State of Illinois offers comprehensive health plan options, all of which include prescription drug, behavioral health, dental, and vision coverage.

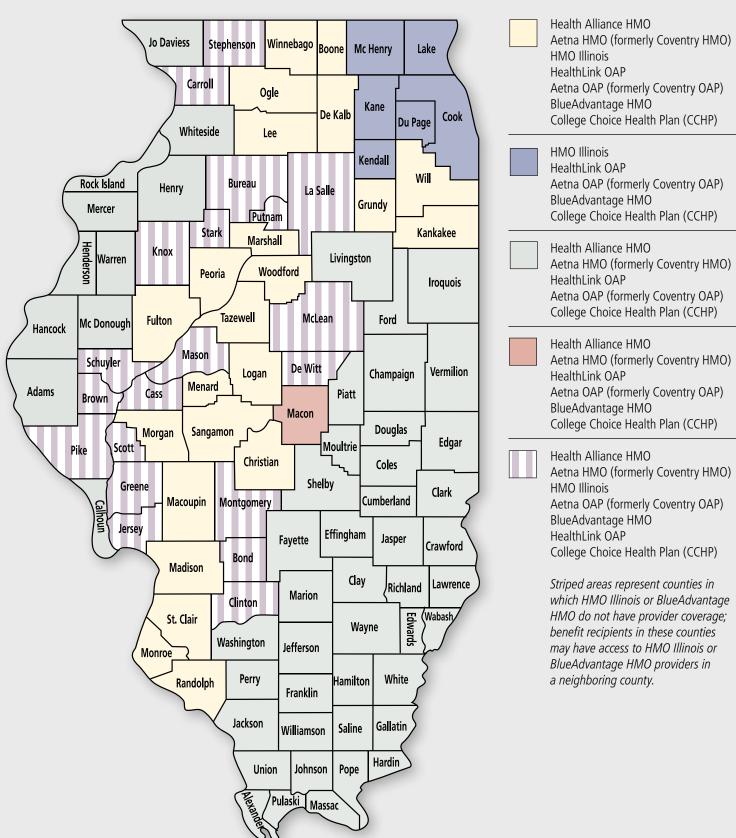
Consider your health needs, as you select between CCHP, HMO, and OAP plans.

- College Choice Health Plan (CCHP) benefit recipients can choose any
  physician or hospital for medical services; however, benefit recipients receive
  enhanced benefits, resulting in lower out-of-pocket costs, when receiving
  services from a CCHP in-network provider. CCHP has a nationwide network
  and includes CVS/caremark for prescription drug benefits and Magellan
  Behavioral Health for behavioral health services.
- Health Maintenance Organizations (HMO) benefit recipients are required to stay within the health plan provider network. No out-of-network services are available. Benefit recipients will need to select a primary care physician (PCP) from a network of participating providers. The PCP will direct all healthcare services and make referrals to specialists and hospitalization.
- Open Access Plans (OAP) benefit recipients will have three tiers of providers from which to choose to obtain services. The benefit level is determined by the tier in which the healthcare provider is contracted.
  - Tier I offers a managed care network which provides enhanced benefits and operates like an HMO.
  - Tier II offers an expanded network of providers and is a hybrid plan operating like an HMO and PPO.
  - Tier III covers all providers which are not in the managed care networks of Tiers I or II (i.e., out-of-network providers). Using Tier III can offer benefit recipients flexibility in selecting healthcare providers, but involves higher out-of-pocket costs. Furthermore, benefit recipients who use out-of-network providers will be responsible for any amount that is over and above the charges allowed by the plan for services (i.e., allowable charges), which could result in substantial out-of-pocket costs.

Benefit recipients enrolled in an OAP can mix and match providers and tiers.

## What is Available in Your Area in FY18

Review the following map and charts to compare plans. Then, review your monthly contributions to determine which plan is best for you.





### YOUR PLAN OPTIONS: A HIGH LEVEL COMPARISON

See page 10 for monthly contributions.

Additional health plan or prescription drug information can be viewed and compared online through the MyBenefits website at MyBenefits.illinois.gov. Click the Health Plan tile on the home page.

#### **HMO Administrators**

- BlueAdvantage HMO
- Aetna HMO (formerly Coventry Health Care HMO)
- Health Alliance HMO
- HMO Illinois

#### **OAP Administrators**

- Aetna OAP (formerly Coventry Health Care OAP)
- HealthLink OAP
- Prescription Drug Coverage through CVS/caremark

#### **CCHP Administrator**

- College Choice Health Plan (Aetna)
- Prescription Drug Coverage through CVS/caremark
- Behavioral Health Services through Magellan Behavioral Health

Benefits are outlined in the plan's summary plan document (SPD). It is the benefit recipient's responsibility to know and follow the specific requirements of the plan. Contact the plan administrator for a copy of the SPD.

### **HMO Benefits**

Benefit recipients must select a primary care physician (PCP) from a network of participating providers. The PCP directs healthcare services and must make referrals for specialists and hospitalizations. When care and services are coordinated through the PCP, the benefit recipient pays only a copayment. No annual plan deductibles apply. The HMO coverage described below represents the minimum level of coverage an HMO is required to provide. Benefits are outlined in each plan's summary plan document (SPD). It is the benefit recipient's responsibility to know and follow the specific requirements of the HMO plan selected. Contact the plan administrator for a copy of the SPD.

HMO Benefits			
HMO Plan Design			
Plan Year Maximum Benefit	Unlimited		
Lifetime Maximum Benefit	Unlimited		
Hospital Services			
Inpatient Hospitalization	100% after \$250 copayment per admission		
Alcohol and Substance Abuse	100% after \$250 copayment per admission		
Psychiatric Admission	100% after \$250 copayment per admission		
Outpatient Surgery	100% after \$200 copayment		
Diagnostic Lab and X-ray	100%		
Emergency Room Hospital Services	100% after \$200 copayment per visit		
Professional and Other Services (Copayment not re	quired for preventive services)		
Physician Office Visit	100% after \$30 copayment per visit		
Preventive Services, including Immunizations	100%		
Specialist Office Visit	100% after \$30 copayment per visit		
Well Baby Care (first year of life)	100%		
Outpatient Psychiatric and Substance Abuse	100% after \$30 copayment per visit		
Prescription Drugs (30-day supply) (formulary is subject to change during plan year)	\$12 copayment for generic \$24 copayment for preferred brand \$48 copayment for nonpreferred brand \$96 copayment for specialty		
<b>Durable Medical Equipment</b>	80%		
Home Health Care	100% after \$30 copayment per visit		

Some HMOs may have benefit limitations based on a calendar year.

### Open Access Plan (OAP) Benefits

The benefits described below represent the minimum level of coverage available in an OAP. Benefits are outlined in the plan's summary plan document (SPD). It is the benefit recipient's responsibility to know and follow the specific requirements of the OAP plan. Contact the plan administrator for a copy of the SPD.

Open Access Plan (OAP) Benefits				
Benefit	Tier I 100% Benefit	Tier II 80% Benefit	Tier III (Out-of-Network)** 60% Benefit	
Plan Year Maximum Benefit	Unlimited	Unlimited	Unlimited	
Lifetime Maximum Benefit	Unlimited	Unlimited	Unlimited	
Annual Out-of-Pocket Maximum Per Individual Enrollee Per Family	\$6,600 (includes eligible charges from \$13,200 (includes eligible charges fron		Not applicable	
Annual Plan Deductible (must be satisfied for all services)	\$0	\$300 per enrollee*	\$400 per enrollee*	
Hospital Services				
Inpatient	100% after \$250 copayment per admission	80% of network charges after \$300 copayment per admission	60% of allowable charges after \$400 copayment per admission	
Inpatient Psychiatric	100% after \$250 copayment per admission	80% of network charges after \$300 copayment per admission	60% of allowable charges after \$400 copayment per admission	
Inpatient Alcohol and Substance Abuse	100% after \$250 copayment per admission	80% of network charges after \$300 copayment per admission	60% of allowable charges after \$400 copayment per admission	
Emergency Room	100% after \$200 copayment per visit	100% after \$200 copayment per visit	100% after \$200 copayment per visit	
Outpatient Surgery	100% after \$200 copayment per visit	80% of network charges after \$200 copayment	60% of allowable charges after \$200 copayment	
Diagnostic Lab and X-ray	100%	80% of network charges	60% of allowable charges	
Physician and Other Professional Se	ervices (copayment not required for	preventive services)		
Physician Office Visits	100% after \$30 copayment	80% of network charges	60% of allowable charges	
Specialist Office Visits	100% after \$30 copayment	80% of network charges	60% of allowable charges	
Preventive Services, including Immunizations	100%	100%	Covered under Tier I and Tier II only	
Well Baby Care (first year of life)	100%	100%	Covered under Tier I and Tier II only	
Outpatient Psychiatric and Substance Abuse	100% after \$30 copayment	80% of network charges	60% of allowable charges	
Other Services				
Prescription Drugs (30-day supply) Generic \$12   Preferred Brand \$24   Nonpreferred Brand \$48   Specialty \$96				
Durable Medical Equipment	80% of network charges	80% of network charges	60% of allowable charges	
Skilled Nursing Facility	100%	80% of network charges	Covered under Tier I and Tier II only	
Transplant Coverage	100%	80% of network charges	Covered under Tier I and Tier II only	
Home Health Care	100% after \$30 copayment	80% of network charges	Covered under Tier I and Tier II only	

<sup>\*</sup>An annual plan deductible must be met before Tier II and Tier III plan benefits apply. Benefit limits are measured on a plan year basis.

<sup>\*\*</sup>Utilizing out-of-network services may significantly increase your out-of-pocket expense. Amounts over the plan's allowable charges do not count toward your annual out-of-pocket maximum; this varies by plan and geographic region.

## College Choice Health Plan (CCHP) Benefits

College Choice Health Plan (CCHP)	
Plan Year Maximums and Deductibles	
Plan Year Maximum	Unlimited
Lifetime Maximum	Unlimited
Plan Year Deductible	\$750 per benefit recipient
Additional Deductibles*	Each emergency room visit \$400 CCHP hospital admission \$250 Non-CCHP hospital admission \$500 Transplant deductible \$250
Out-of-Pocket Maximum Limits	
In-Network	\$1,500 individual, \$3,000 family
Out-of-Network**	\$4,500 individual, \$9,000 family
Hospital Services	
CCHP Hospital Network	\$250 deductible per hospital admission. 80% after annual plan deductible
Non-CCHP Hospitals	\$500 deductible per hospital admission. 60% of allowable charges after annual plan deductible
Outpatient Services	
Preventive Services, including Immunizations	100% in-network, 60% of allowable charges out-of-network, after annual plan deductible
Diagnostic Lab and X-ray	80% in-network, 60% of allowable charges out-of-network, after annual plan deductible
Approved Durable Medical Equipment (DME) and Prosthetics	80% in-network, 60% of allowable charges out-of-network, after annual plan deductible
Licensed Ambulatory Surgical Treatment Centers	80% in-network, 60% of allowable charges out-of-network, after annual plan deductible
Professional and Other Services	
Services included in the CCHP Network	80% after the annual plan deductible
Services not included in the CCHP Network	60% of allowable charges after the annual plan deductible
Chiropractic Services – medical necessity required (up to a maximum of 30 visits per plan year)	80% in-network, 60% of allowable charges after the annual plan deductible
Transplant Services	
Organ and Tissue Transplants	80% after \$250 transplant deductible, limited to network transplant facilities as determined by the medical plan administrator. Benefits are not available unless approved by the Notification Administrator, Aetna. To assure coverage, the transplant candidate must contact Aetna prior to beginning evaluation services.
Prescription Drugs	
Prescription Drugs (30-day supply)	Generic \$12.50 Preferred Brand \$25 Nonpreferred Brand \$50 Specialty \$100

<sup>\*</sup>These are in addition to the plan year deductible.

<sup>\*\*</sup>Utilizing out-of-network services may significantly increase your out-of-pocket expense. Amounts over the plan's allowable charges do not count toward your annual out-of-pocket maximum; this varies by plan and geographic region.

### **Monthly Contributions**

CIP shares the cost of health coverage with you. While CIP covers the majority of the cost, you must make monthly contributions based upon the health plan you select.

Type of	Type of Plan	Not Medicare	Not Medicare	Not Medicare	Medicare
Participant		Primary	Primary	Primary	Primary*
		Under Age 26	Age 26-64	Age 65 and Above	All Ages
Benefit	Managed Care Plan (OAP or HMO)	\$126.68	\$316.71	\$438.60	\$132.27
Recipient	College Choice Health Plan	\$139.25	\$348.11	\$408.87	\$113.28
Dependent	Managed Care Plan (OAP or HMO)	\$506.74	\$1,266.84	\$1,754.40	\$529.10
Beneficiary	College Choice Health Plan	\$556.98	\$1,392.45	\$1,635.48	\$453.11

<sup>\*</sup>This rate applies to benefit recipients enrolled in Medicare Parts A and B, or benefit recipients enrolled in Medicare Part A only and whose Part B benefits are reduced. If you or your dependent is actively working and eligible for Medicare, or you have additional questions about this requirement, contact the CMS Group Insurance Division, Medicare Coordination of Benefits (COB) Unit.

# **Terminating CIP Coverage**

To terminate coverage at any time, notify SURS in writing. The cancellation of coverage will be effective the first of the month following receipt of the request. Benefit recipients and dependent beneficiaries who terminate from CIP may re-enroll only upon turning age 65, upon becoming eligible for Medicare or if coverage is involuntarily terminated by a former plan.

## **Qualifying Changes in Status**

After the Benefit Choice Period ends, you will only be able to change your benefits if you have a qualifying change in status.

You must report a qualifying change in status on the MyBenefits website within 30 days of the event to be eligible to make benefit changes. Also note that it is required to report important events, including a change in Medicare status, marriage or divorce, or to report a financial or medical power of attorney.

## Transition of Care after Health Plan Change

Benefit recipients and their dependents who elect to change health plans and are then hospitalized prior to July 1 and discharged on or after July 1, should contact both the current and future health plan administrators and primary care physicians as soon as possible to coordinate the transition of services.

Benefit recipients or dependents who are involved in an ongoing course of treatment or have entered the third trimester of pregnancy should contact their new plan administrator to coordinate the transition of services for treatment.

### **College Insurance Program Medicare Requirements**

Each benefit recipient must contact the Social Security Administration (SSA) and apply for Medicare benefits upon turning the age of 65. If the SSA determines that a benefit recipient is eligible for Medicare Part A at a premium-free rate, CIP requires that the benefit recipient enroll in Medicare Parts A and B. Once enrolled, the benefit recipient is required to send a front side copy of the Medicare identification card to the State of Illinois Medicare COB Unit.

If the SSA determines that a benefit recipient is not eligible for premium-free Medicare Part A based on his/her own work history or the work history of a spouse at least 62 years of age (when applicable), the benefit recipient must request a written statement of the Medicare ineligibility from the SSA. Upon receipt, the written statement must be forwarded to the State of Illinois Medicare COB Unit to avoid a financial penalty. Benefit recipients who are ineligible for premium-free Medicare Part A benefits, as determined by the SSA, are not required to enroll into Medicare.

### **Total Retiree Advantage Illinois (TRAIL)**

### **Medicare Advantage Program**

Benefit recipients who are enrolled in Medicare Parts A and B and meet all of the criteria for enrollment in the Medicare Advantage Program will be notified by mail of the TRAIL Open Enrollment Period by the Department of Central Management Services. Information regarding enrollment will be mailed out this fall to all who meet the criteria. These benefit recipients will be required to choose a Medicare Advantage plan or opt out of all CIP coverage (which includes health, behavioral health, prescription drug, dental, and vision coverage) in the fall with an effective date of January 1, 2018. For more information regarding the Medicare Advantage 'TRAIL' Program, go to MyBenefits.illinois.gov.



State of Illinois Medicare COB Unit PO Box 19208 Springfield, IL 62794-9208 Fax: (217) 557-3973



## Dental

The CIP dental plan, the College Choice Dental Plan (CCDP), offers a comprehensive range of benefits and is available to all benefit recipients. The plan is administered by Delta Dental of Illinois. You can find the Dental Schedule of Benefits on the MyBenefits website.

The dental plan has an annual plan deductible. Once the deductible has been met, each benefit recipient is subject to a maximum dental benefit, including orthodontia, for both in-network and out-of-network providers. The maximum lifetime benefit for child orthodontia is \$1,500 and is subject to course of treatment limitations.

Deductible and Plan Year Maximum			
Annual deductible for preventive services	N/A		
Annual deductible for all other covered services \$100			
Plan Year Maximum Benefit (Orthodontics + All Other Covered Expenses = Maximum Benefit)			
Plan year maximum benefit	\$2,000		

It is strongly recommended that plan benefit recipients obtain a pretreatment estimate through Delta Dental for any service over \$200. Failure to obtain a pretreatment estimate may result in unanticipated out-of-pocket costs.

## Vision

Vision coverage is provided at no cost to all benefit recipients enrolled in a CIP health plan.

All enrolled benefit recipients and dependents receive the same vision coverage regardless of the health plan selected. All vision benefits are available once every 24 months from the last date used. Copayments are required.

Service	In-Network	Out-of-Network **
Eye Exam	\$10 copayment	\$20 allowance
Spectacle Lenses* (single, bifocal, and trifocal)	\$10 copayment	\$20 allowance for single vision lenses \$30 allowance for bifocal and trifocal lenses
Standard Frames	\$10 copayment (up to \$90 retail frame cost; benefit recipient responsible for balance over \$90)	\$20 allowance
Contact Lenses (All contact lenses are in lieu of spectacle lenses)	\$20 copayment for medically necessary \$50 copayment for elective contact lenses \$70 allowance for all other lenses not mentioned above	\$70 allowance

<sup>\*</sup> Spectacle Lenses: Benefit recipient pays any and all optional lens enhancement charges. In-network providers may offer additional discounts on lens enhancements and multiple pair purchase.



<sup>\*\*</sup> Out-of-network claims must be filed within one year from the date of service.



## Wellness

CIP offers wellness programs to help benefit recipients lead better, healthier, and more satisfying lives. The following programs focus on improving lifestyle choices, including eating healthier, being more physically active, managing stress, and avoiding, stabilizing, or improving chronic health problems. Check out the following programs and consider which may be right for you.

### **Disease Management**

Disease Management Programs target and assist those identified as having certain risk factors for chronic conditions, like diabetes and cardiac health. If you have been identified as having risk factors and meet the appropriate medical criteria, you may be contacted by your health plan administrator to participate in one of these highly confidential programs.

### **Behavioral Health Services**

CIP recognizes that the holistic health of their benefit recipients encompasses more than physical health, and offers behavioral health services automatically to those enrolled in a CIP health plan.

If you are enrolled in the CCHP health plan, contact Magellan Behavioral Health (see page 15). If you are enrolled in an HMO or OAP health plan, contact your plan administrator.

#### WHAT YOU CAN DO

- 1. **Get annual preventive checkups and health screenings.** Your health plan covers many preventive services at no cost to you.
- 2. **Know your numbers.** Get biometric screenings from your doctor during your annual physical quick and easy tests that measure your blood pressure, pulse rate, blood glucose, total cholesterol, and body mass index.
- 3. **Take a Health Risk Assessment (HRA)** through your health plan administrator's website a confidential assessment with health-related questions that, once completed, suggests a personal action plan to improve your health. Results are most accurate when combined with a biometric screening.

## Contacts

Purpose	Administrator Name and/or Address	Phone	Website
Enrollment Customer Service	MyBenefits Marketplace – Morneau Shepell	(844) 251-1777 (844) 251-1778 (TDD/TTY)	www.MyBenefits.illinois.gov
Health Plan	BlueAdvantage HMO	(800) 868-9520 (866) 876-2194 (TDD/TTY)	www.bcbsil.com/stateofillinois
	Aetna HMO	(855) 339-9731 (800) 628-3323 (TDD/TTY)	www.aetnastateofillinois.com
	Aetna OAP	(855) 339-9731 (800) 628-3323 (TDD/TTY)	www.aetnastateofillinois.com
	Health Alliance HMO	(800) 851-3379 (800) 526-0844 (TDD/TTY)	www.healthalliance.org/ stateofillinois
	HealthLink OAP	(800) 624-2356 (800) 624-2356 ext. 6280 (TDD/TTY)	www.healthlink.com/illinois_ index.asp
HMO Illinois		(800) 868-9520 (866) 876-2194 (TDD/TTY)	www.bcbsil.com/stateofillinois
	College Choice Health Plan (Aetna)	(855) 339-9731 (800) 628-3323 (TDD/TTY)	www.aetnastateofillinois.com
Prescription Drug Plan	CVS/caremark (for CCHP or OAP)	(877) 232-8128 (800) 231-4403 (TDD/TTY)	www.caremark.com
Vision Plan	EyeMed Out-of-Network Claims P.O. Box 8504, Mason, OH 45040-7111	(866) 723-0512 (800) 526-0844 (TDD/TTY)	www.eyemedvisioncare.com/stil
Dental Plan	Delta Dental of Illinois Group Number 20240 P.O. Box 5402, Lisle, IL 60532	(800) 323-1743 (800) 526-0844 (TDD/TTY)	http://soi.deltadentalil.com
Behavioral Health	Magellan Behavioral Health P.O. Box 2216, Maryland Heights, MO 63043	(800) 513-2611 (nationwide) (800) 526-0844) (TDD/TTY)	www.magellanhealth.com

## Federally Required Notices

## Notice of Creditable Coverage

Prescription Drug information for CIP Medicare-eligible Plan Participants

This Notice confirms that the College Insurance Program (CIP) has determined that the prescription drug coverage it provides is Creditable Coverage. This means that the prescription coverage offered through CIP is on average as good as or better than the standard Medicare prescription drug coverage (Medicare Part D). You can keep your existing group prescription coverage and choose not to enroll in a Medicare Part D plan.

Because your existing coverage is Creditable Coverage, you will not be penalized if you later decide to enroll in a Medicare prescription drug plan. However, you must remember that if you drop your coverage through CIP and experience a continuous period of 63 days or longer without creditable coverage, you may be penalized if you enroll in a Medicare Part D plan later. If you choose to drop your CIP coverage, the Medicare Special Enrollment Period for enrollment into a Medicare Part D plan is two months after your CIP coverage ends.

If you keep your existing group coverage through CIP, it is not necessary to join a Medicare prescription drug plan this year. Plan participants who decide to enroll in a Medicare prescription drug plan may need to provide a copy of the Notice of Creditable Coverage to enroll in the Medicare prescription plan without a financial penalty. Participants may obtain a complete Notice of Creditable Coverage at MyBenefits.illinois.gov. Participants may also contact the State of Illinois Medicare Coordination of Benefits Unit at (800) 442-1300 or (217) 782-7007 to obtain a copy or to request a personalized Notice.

# Summary of Benefits and Coverage (SBC) and Uniform Glossary

Under the Affordable Care Act, health insurance issuers and group health plans are required to provide you with an easy-to-understand summary about a health plan's benefits and coverage. The summary is designed to help you better understand and evaluate your health insurance choices.

The forms include a short, plain language Summary of Benefits and Coverage (SBC) and a uniform glossary of terms commonly used in health insurance coverage, such as "deductible" and "copayment."

All insurance companies and group health plans must use the same standard SBC form to help you compare health plans. The SBC form also includes details, called "coverage examples," which are comparison tools that allow you to see what the plan would generally cover in two common medical situations. You have the right to receive the SBC when shopping for, or enrolling in, coverage or if you request a copy from your issuer or group health plan. You may also request a copy of the glossary of terms from your health insurance company or group health plan. All CIP health plan SBCs, along with the uniform glossary, are available on MyBenefits.illinois.gov.

## **Notice of Privacy Practices**

The Notice of Privacy Practices will be updated on the MyBenefits website, effective July 1, 2017. You have a right to obtain a paper copy of this Notice, even if you originally obtained the Notice electronically. We are required to abide by the terms of the Notice currently in effect; however, we may change this Notice. If we materially change this Notice, we will post the revised Notice on our website at MyBenefits.illinois.gov.

Notes

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